

## I. PROJECT PURPOSE

### Definition of the Problem

In Illinois, as in other states, Welfare Reform and a strong economy have caused a major reduction in the number of families receiving “welfare” cash assistance under the federal/state Temporary Assistance to Needy Families (TANF) program. The TANF caseload in Illinois has dropped from more than 200,000 in 1995 to less than 80,000 in 2001. However, studies of TANF-leaving families consistently show that substantial numbers, 30% or more, are not working, and that families with an employed parent earn on average only about \$7.00 per hour.<sup>1</sup> Despite limited incomes, their participation in non-cash benefit programs *for which they are eligible*, such as Food Stamps, childcare assistance, Medicaid, Child Health Insurance Program (KidCare in Illinois) is surprisingly low. According to a recent study of Food Stamp participation rates in Illinois, only 62% of those eligible participated, a substantial drop over the past five years.<sup>2</sup> The Center on Budget and Policy Priorities in Washington, D.C. has estimated participation in childcare assistance to be well below 50% of families that are eligible. A study of the uninsured in Illinois and Chicago found that while 16.3% of all Chicago area residents lacked health insurance, fully 29% of households earning under \$25,000 were uninsured.<sup>3</sup> Complex eligibility rules, cumbersome application procedures, and multiple trips to various government offices create substantial and often insurmountable barriers for lower income families.

Personnel in many private sector organizations, as well as those in decentralized offices of states and municipalities, wish to help lower income families with whom they are in everyday contact overcome application barriers for such programs. However, staff of these organizations, whether nonprofit agencies or employers of lower wage workers, typically lack the technical expertise they need in order to assess eligibility for multiple (or even single) benefit programs and to counsel families concerning benefit entitlement or application procedures. They do not have access to a simple-to-use knowledge base that can help them help the whole person or household at the critical points of personal encounter when they may be asked for assistance. Such staff often is only marginally equipped to navigate the complicated information and procedural requirements governing entry to these support systems.

### Proposed Solution

Community Catalyst proposes a two-year project to deploy and evaluate a web-enabled public benefit-screening tool, RealBenefits, in the Chicago area. This is a mission-focused, nonprofit effort to reduce current information and procedural barriers faced by lower income households in trying to access public sector work support and other benefit programs. The effort is also designed to leverage existing capacities within both the private and public sectors to extend the current customer service capacities of governmental agencies through use of technology-based information tools accessed via the Internet.

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<sup>1</sup> See Illinois Family Study, Joint Council for Poverty Research, November, 2000.

<sup>2</sup> A. Schirm, “Reaching Those in Need: Food Stamp Participation Rates in the States,” Mathematica Policy Research, Inc., July, 2000.

<sup>3</sup> R. Seifert and K. Sokol, “the Uninsured in Illinois and Chicago”, the Access Project, Brandeis University, October, 1999.

The RealBenefits tool will lead workers through interviews of clients, and help them gather information concerning income, family composition, and other factors related to eligibility for TANF, Food Stamps, childcare assistance, Medicaid, KidCare, and the Earned Income Tax Credit (EITC). The tool will assess eligibility for benefits, and after calculating projected benefits, will produce highly reliable reports showing the estimated benefit or coupon amounts for each program. If ineligible, the reports will show the reasons why. In addition, the tool will print out a completed application for each program (except EITC) with positive assessment. Clients can immediately sign their applications, and the forms can then be faxed to the appropriate government agencies. When a government agency announces the capacity to accept electronic applications, this tool also will facilitate electronic filing of the application.

In the pilot program, RealBenefits will be used by 300 Chicago-area staff of primarily private, but also municipal, community- and neighborhood-based agencies. Staff of job training programs, food pantries, information and referral programs, and other agencies will be users of RealBenefits during their routine contacts with clients and members of the community.

This effort will be mounted in collaboration with both State of Illinois and City of Chicago municipal agencies. Connectivity and inter-operability between RealBenefits and tools that may be developed by individual public agencies regarding the categorical programs under their jurisdiction will be accommodated in the deployment of RealBenefits.

The Chicago area represents the “pilot” starting point for a larger five-city demonstration of RealBenefits. Overall, the project will provide an initial large scale test of both the strategic importance and the feasibility of increasing the capacity of private sector organizations to provide screening, counseling and application assistance regarding all federal, state and federal/state programs relevant to eligible people living in their jurisdictions.

### **Anticipated Goals and Outcomes**

Easy access to RealBenefits among some 40 Chicago-area human service agencies, together with extensive on-site training and user support provided to their staff, will enable the participating agencies to become one-stop shops for the area’s large population of lower income working families. *During the two-year project, it is expected that the 300 participating staff committed by these agencies will screen at least 30,000 families, and that at least half, or 15,000, will qualify for one or more benefit programs.*

In addition, the RealBenefits pilot project, through rigorous documentation of results obtained from use of the screening tool, will establish a basis for replicating the tool in other jurisdictions throughout the United States. Community Catalyst’s larger goal is to demonstrate the feasibility of providing the nation’s human services and other private sector organizations with the capacity to perform sophisticated benefit eligibility screening, counseling and advocacy for eligible low income families, easily and at low cost. It also seeks to accelerate still largely nascent movement among government agencies to extend their “e-gov” services to meet the public benefit enrollment needs of lower income households. E-gov services, at present, are much better established in other areas with revenue generation potential, such as tax filing or parking ticket payment.

Within the two-year timeframe of the project, it is anticipated that groundwork for use of the tool in at least four other large metropolitan area jurisdictions will be established.

### **Targeting of Lower Income Constituencies and Communities**

While the principle users of Community Catalyst's web-enabled public benefit screening tool in this project will be staff of community-based social service agencies, their primary constituency consists of lower income families in the Chicago area who are eligible for but not receiving public benefits. The Chicago area includes more than 6 million persons, and 20 % of the children in Cook County live in poverty. Families with an employed parent earning less than one-half the state's median income, or \$25,000 per year, represents an additional large constituency that is at risk of failing to claim valuable public benefits.

For example, a hypothetical single parent with two pre-school age children works as a housekeeper in a hotel, and earns \$8.00 per hour. Her annual earnings, based on a 40-hour workweek, are \$16,600. *Assuming no other income, the family's eligibility for public benefits totals \$8,600 per year, or 53% of total annual earnings.* Specific benefit levels for such a family in calendar year 2000 are calculated as follows:

- EITC, annual worth \$3,052
- KidCare (Illinois SCHIP), worth \$85 per month, based on savings of cost of dependent health coverage, or \$1,020 annually
- Child care subsidy, worth \$222 monthly, or \$2,664 annually, assuming child care provided by a relative; a license child care provider would significantly increase the value of this benefit
- Food Stamps, worth \$174 per month, or \$2,099 annually.

From the beginning, RealBenefits will be available in both Spanish and English.

## **II. INNOVATION**

This project will support implementation of the functionality of Community Catalyst's successful prototype PC-based MicroMax<sup>®</sup> software, but in the innovative format of a web-based service. Both the PC-based non-networked prototype (already being used extensively in two New England states), and the RealBenefits web-based tool being prepared for initial deployment in the Chicago area, are programmed with the complex sets of rules that are relevant in assessing eligibility for each of the public benefit programs included within them, and in order to be interactive with each other. The logic of such programs involves construction of complex rule-making and multiple "decision trees" in the software platform, representing, in itself, innovation within the field. The availability of such complexity in a transparent, easy-to-use web-based format represents a further significant innovation. Rules-based calculation – a distinguishing feature of the program -- provides a highly reliable estimates of benefit or coupon amounts, rather than providing simply a broad brush "prescreen" determination for households.

It will be possible for families to learn about their eligibility and apply for either a single program at a time or a whole package of support programs. The initial set of core programs to be programmed for the Chicago area are:

- Food Stamps
- Childcare subsidies
- Medicaid

- Child Health Insurance Programs
- Earned Income Tax Credit (EITC)

As is the case with the MicroMax<sup>®</sup> prototype, RealBenefits is being designed to lead case managers through client interviews, easily recording information about family composition, income, and needs. The software then assesses families' eligibility for all included programs and produces written reports for each of the programs for which family members are eligible, as well as the estimated amounts of benefit received under each respective program. The customized (by family member and by program) reports note the location of sites where applications are accepted for each program, and they describe the application process for each. They also note documentation required to establish eligibility for each program, as well as where additional information or help may be obtained.

The web-based RealBenefits will allow much broader user access than is possible with Community Catalyst's PC-based MicroMax<sup>®</sup> prototype, in current use in two New England states (Massachusetts and Rhode Island). Since rules content changes when eligibility criteria or limits are changed, web-based distribution will permit instantaneous updating of the screening tool as these changes occur. Interactivity between users and sponsors (e.g., Community Catalyst, Illinois public agencies) also will be possible, as will interactivity among users.

Deployment of the RealBenefits web-based tool will be accompanied by extensive marketing to acquaint human service managers with the value of the project and the importance of fullest cooperation. Project staff will provide orientations to managers, and direct training and ongoing support for staff that will use the tool for screening clients. Substantial technical support also will be provided. In addition to traditional telephone helpdesk functions, live chat and list serve facilities will be offered to assist users of the tool.

This approach, using network technology to assist with the enrollment of qualified families and individuals, will complement several other efforts also under way. For example, the Illinois Department of Human Services recently announced plans to develop a web-based application process for subsidized child care benefits. The Community Catalyst tool will be developed to support this state initiative by populating the IDHS web-based application form with all necessary information after completion of a screening interview that indicates likely eligibility. The comprehensive scope of the Community Catalyst screening tool will provide "no wrong door" to benefits access to the programmed services, and allow single interviews to utilize such additional on line single-program entry portals as may become available for other benefit programs in Illinois.

The Community Catalyst screening tool is comprehensive, and therefore relatively more effective in assessing eligibility compared to more modest screening tools that have been designed for direct use by individual citizens. Such screening tools typically ask only 8-15 questions, and are not sufficiently detailed to produce more than a very general assessment of eligibility and referral to a government office accepting applications.

As mentioned above, use of Internet technology will permit real-time updates of eligibility information as changes occur; it also will facilitate 24/7 remote access to the full range of

screening powers of this tool. Although stringent privacy protections will protect against disclosure of individual information, the web-based tool will allow comprehensive collection and evaluation of data concerning use of the tool, and results of screening assessments. Through collaborative agreements with administering state agencies, applications prepared by the screening tool will be tracked and dispositions will be noted. Careful monitoring and analysis of this data will provide a powerful assessment of strengths and weaknesses of all phases of this project, allowing for constant correction and enhancement during its course.

### **III. DIFFUSION POTENTIAL**

Rigorous evaluation of collected data will document effectiveness of the screening tool among dozens of human service agencies. In addition, the pilot will include a serious, ongoing marketing effort designed to expand the number of users beyond the 300 already committed, to include staff in additional private human service agencies, public agencies, and even among employers of lower wage workforce, where we have preliminary indications of interest in offering benefit counseling and enrollment assistance as part of human resource functions, facilitated by use of an easy-to use, highly accurate and sophisticated benefits analyzer tool. This experience will lead to two major developments.

#### **Local Diffusion**

At the local level in the Chicago area, successful deployment of the screening tool will establish legitimacy and acceptance, leading to use by literally thousands of human service staff in Chicago and across Illinois. After conclusion of the two-year project, this tool will be self-sustaining, based on a modest subscription fee. This revenue stream will continue content updating and expansion, and enhanced marketing, training and helpdesk functions to extend the use of the screening tool to the full human service community. Future revenue will also support further technology enhancements including:

- Benefit form downloads
- Bulletin boards
- Case management tools
- Links to other relevant sites
- Multiple languages
- Online FAQ
- Online application completion and submission
- Document imaging capabilities for required verifications
- E-signature capacity
- Online document sharing
- Personal online contact list – frequently contacted people
- Resource locator capabilities (e.g., zip code food pantries etc.)

#### **National Diffusion**

Documentation of the efficacy of the screening tool, and the practical experience gained in its deployment in the Chicago area, also will provide a powerful impetus for re-engineering the tool for other jurisdictions across the United States. Community Catalyst is well along in planning to establish a five-city demonstration, based on initial beta-testing in Chicago. In addition to expanding access to health care and other vital services, we believe that the infrastructure and experience established – initially in Chicago and then in five targeted major metropolitan areas –

will lay the groundwork for successful expansion of this nonprofit-sponsored, web-based benefit information service and its tools to 50 states. Each state and county (in states where eligibility criteria and determinations devolve to this level) eventually will Internet access to a web-hosted eligibility-screening tool programmed for all the public benefit programs available in their respective jurisdictions. We are actively exploring a broader set of partnerships to make this ambitious plan a reality.

#### **IV. FEASIBILITY**

The technical approach to RealBenefits is straightforward, with emphasis on porting the very powerful and unique eligibility logic of the PC-based MicroMax<sup>®</sup> to a modern architecture that is extensible, interoperable and, above all, easily maintainable in order to accommodate the complexity and jurisdictional variation of benefit eligibility rules.

Toward that end, Community Catalyst has adopted an industry-standard three-tiered approach. The user interface consists of a web browser and server running Microsoft Internet Information Server. The middleware or business logic runs on Attar Knowledge Builder, an expert system that captures decision-making knowledge graphically via use of decision trees. Thus benefit experts rather than programmers specify the business rules. Once specified, Knowledge Builder translates rules knowledge into conventional code. In addition to reducing, though not eliminating, the need for programmer intervention, Attar provides another key feature, which is easy auditability, with a benefit expert being able to review business logic without having to read lines of source code. The back-end consists of Microsoft SQL Server to manage data title information. All data transfers will be protected by 128-bit encryption to ensure privacy and the application will be HIPPA compliant.

The project management approach (and therefore the team) is also multi-tiered. Based on experience gained through the development of MicroMax<sup>®</sup>, Community Catalyst recognized that the success of this project required matching Community Catalyst's deep knowledge of benefit eligibility and knowledge system development with strong outside technical development skills and business planning resources. Early in the planning process Community Catalyst approached America Online, Inc. [AOL] and Deloitte Consulting to request assistance in an advisory capacity. Since then both companies have actively provided indispensable guidance on a pro-bono basis, and both have agreed to continue providing technical assistance for the duration of this project. Most importantly, the project team has in its ranks the co-developers of MicroMax<sup>®</sup>. Margaret Turner, an attorney with specialized knowledge of public benefits and a pioneer in development of automated legal practice systems, will serve as Project Coordinator. Marc Lauritsen, known nationally and internationally for expertise in document assembly and knowledge system development, has been retained through Capstone Systems, Inc. to provide system programming and facsimile form development.

In terms of effort and financial resources, the budget has been constructed to reflect the primary goal of the grant: the diffusion of the technology and its sophisticated content both in Chicago and beyond. Thus, more than 70% of the financial resources are directed toward program operations aimed at putting the technology in the hands of users.

## V. `COMMUNITY INVOLVEMENT

Community Catalyst has engaged multiple public and private partners to collaborate in deploying and testing the web-enabled public benefits screening tool. At the community level, a broad range of both public and private providers of human service programs have agreed to collaborate in assigning staff to utilize the screening tool. They include:

- ❑ **The Mayor's Office of Workforce Development (MOWD) of the City of Chicago** is a unit of City Government charged with responsibility for providing a broad range of job training, assessment and placement services. MOWD operates five One Stop Career Centers, which provide multiple services at a single location. MOWD also administers Welfare to Work and Workforce Investment Act funding through grants and contracts with 25 community-based agencies, job service providers and employers. MOWD will designate one stop centers and contractors to participate in this project, and will oversee the designation of 100 staff from those agencies. MOWD has committed to taking appropriate action to assure that designated one stop centers and contractors cooperate by: 1) allowing designated staff to attend training; and 2) developing effective internal procedures that facilitate collection of information on use of the screening software by designated staff.
- ❑ **The Illinois Hunger Coalition (ICH)** is a non-profit organization devoted to alleviating hunger in Illinois through research, education, and advocacy. In January, 2001, the Food and Nutrition Service (FNS) awarded IHC a grant in the amount of \$300,000 to deploy a p.c.-based software screening tool with capacity to assess eligibility for Illinois Food Stamp Program benefits. Under the terms of the FNS grant, IHC will utilize a Community Catalyst screening tool, and will provide training and technical assistance to staff of community based organizations that utilize the screening tool. Via subcontract negotiated with Community Catalyst, ICH will hire and supervise staff who will be assigned responsibilities under the TOP funded project, including the following specific tasks:
  - Marketing** – develop materials describing the project, the web-based screening tool, and the benefits expected from use; deliver briefings to managers and supervisors at facilities and agencies where front line staff will be using the screening tool.
  - Training** - deliver training to case manager and other staff who will be conducting screening assessments and providing assistance with Food Stamp applications.
  - Technical Assistance** - gather benefit eligibility information, analyze administrative changes and assist Community Catalyst staff to update the benefit eligibility data; also provide assistance in staffing helpdesk functions.
- ❑ **Catholic Charities of the Archdiocese of Chicago** is a non-profit organization devoted to improving the lives of the most disadvantaged throughout Lake and Cook Counties. Catholic Charities fulfills the Church's role in the mission of charity by providing compassionate, competent and professional services to improve the quality of personal and family life while respecting the unique resources of each individual. It accomplishes this through services from 180 programs delivered at over 150 community-based sites.

Catholic Charities will assign staff in the following units to utilize the Community Catalyst screening tool: Intake and Referral which is the intake and screening arm of catholic Charities and often is the point of first contact with 24 staff assisting over 30,000 persons each year in Cook and

Lake counties; Physician Referral Service in Cook and Lake Counties, which is contacted by 2,300 clients seeking referral to primary care physicians and specialists accepting payment through Medicaid and KidCare (Illinois SCHIP); Workforce Development Department which is serving clients in three empowerment zones with 10 staff assisting 1,000 persons; and Early Childhood department's Child Care Centers serving up to 500 working poor families with subsidized care. Catholic Charities has committed to assigning 100 staff to utilize the web-enabled screening tool, and to participate in training and evaluation activities of this project.

Community Catalyst also has forged collaborative agreements with two state agencies: the **Illinois Department of Human Services (IDHS)**, the state agency responsible for administering TANF, Food Stamps and child care assistance in Illinois, and the **Illinois Department of Public Aid (IDPA)**, the state agency responsible for administration of Medicaid and KidCare (SCHIP) in Illinois. IDHS and IDPA managers have agreed to enter into discussions leading to approval of use of computer generated applications that will be produced by the screening tool. IDHS and IDPA have also committed to developing procedures that will allow tracking disposition of computer-generated applications that are submitted to the respective departments.

## VI. EVALUATION

A key goal for this project is to understand what works, what doesn't work and why. The challenge is to define measures of success, capture data in real time, and analyze them quickly thereafter to permit adjustments and improvements to happen while the project is underway. The basic parameters for program evaluation have been defined and include:

### Program Objective:

To improve access to public benefits by eligible families.

<b>Program Outcomes</b>	<b>Outcome Indicators</b>
Screening Results	Percent of persons screened found to be eligible for benefits
Application Results	Disposition of filed applications
<b>Program Outputs</b>	<b>Service Level Indicators</b>
Persons Screened	Number of persons screened
Applications Generated	Number of applications generated

Community Catalyst will solicit competitive proposals for independent evaluation consulting services. The program evaluation consultant will be responsible for formalizing the evaluation plan, designing, and administering data collection protocols, and providing written reports to Community Catalyst on progress against established goals.